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Examiner:

Commissioner for Patents  
Box Patent Application  
Washington, D.C. 20231

Enclosed please find the following:

1. Specification, abstract and claims (2 independent, 18 dependent, 20 total) (29 pages);
2. Drawings (6 figures, 6 sheets); and
3. Certificate of Express mailing.

The applicant is a small entity according to 37CFR §1.27(c), and is thus entitled to pay reduced fees. Two copies of this letter are enclosed.

Respectfully submitted,

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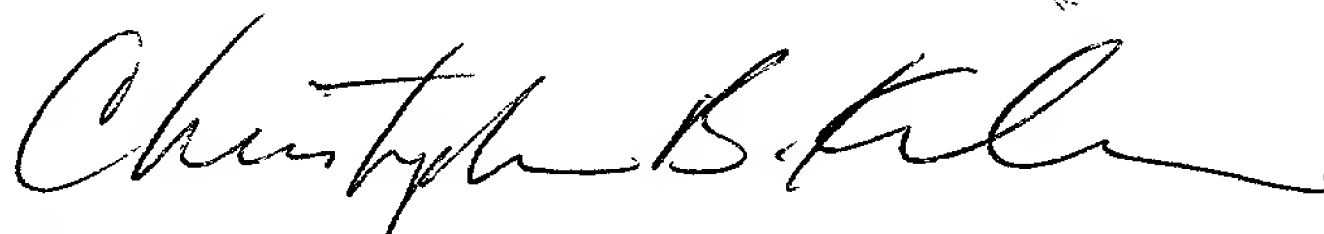
Atty. Docket No.2270-001

CERTIFICATE OF EXPRESS MAILING

Express Mail Mailing Label Number EL884136293US

Date of Deposit: August 30, 2001

I hereby certify that the patent application of Yuri Galperin, Vladimir Fishman, William A. Eginton and Charles L. Jones, III for a **METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT** including the specification, abstract, and claims (2 independent, 18 dependent, 20 total) (29 pages); Drawings (6 figures, 6 sheets); are being deposited with the United States Postal Service for "Express Mail" service under 37 C.F.R. ' 1.10 on the date indicated above and are addressed to the Commissioner for Patents, Box Patent Application, Washington, D.C. 20231.



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Atty. Docket No.2270-011